

**STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance
Services,**

Petitioner,

v

**Case No. 04-428-L
Docket No. 2004-1022**

William J. Haga,

Respondent.

For the Petitioner:

**Laurence S. Wood (P34745)
Office of Financial and Insurance Services
611 W. Ottawa, 3rd Floor
Lansing, MI 48933
(517) 373-2887
FAX (517) 241-3953
lwood@michigan.gov**

For the Respondent:

**Richard O. Milster (P35431)
Lambert, Leser, Isackson, Cook
& Giunta, P.C.
916 Washington Avenue, Suite 309
Bay City, MI 48707-0835
(989) 893-3518
FAX (989) 894-2232
rmilster@lambertleser.com**

**Issued and entered
this 13th day of July 2005
by John R. Schoonmaker
Special Deputy Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision dated May 26, 2005. She recommended that the Commissioner not issue an Order of Prohibition pursuant to MCL 445.1668(a) against Respondent at this time. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

II
ORDER

Therefore, it is ORDERED that this matter is dismissed.